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Attorneys for Defendant, CENLAR FSB

UNITED STATES DISTRICT COURT
NORTHERN DISTRICT OF CALIFORNIA

THEYA KANAGARATNAM,
Plaintiff,
v.
CENLAR FSB,
Defendants.

Case No.: 3:23-cv-02637-JD

Assigned to the Hon. James Donato

**JOINT BANKRUPTCY STATUS
REPORT**

TO ALL PARTIES AND TO THE CLERK OF THE ABOVE-ENTITLED COURT:

PLEASE TAKE NOTICE that Plaintiff, THEYA KANAGARATNAM ("Plaintiff") and
Defendant CENLAR FSB ("Cenlar") hereby submit this Joint Bankruptcy Status Report as follows:

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1 On June 5, 2024, the United States Bankruptcy Court, Northern District Of California, Case
2 No. 24-40209 entered a Discharge Order in favor of Plaintiff, THEYA KANAGARATNAM
3 ("Plaintiff"). The automatic stay has now expired upon the entry of the Discharge Order in favor of
4 Plaintiff pursuant to 11 U.S.C. §362(c)(2)(C). (Bigelow v. C.I.R. (9th Cir. 1995) 65 F.3d 127, 129.)
5 A true and correct copy of the Discharge Order is attached hereto as **Exhibit "1"** and incorporated
6 herein by reference.

7 Plaintiff requests that the Court review her Clarification Regarding The Bankruptcy Report.
8 A true and correct copy of the Clarification Regarding The Bankruptcy Report is attached hereto as
9 **Exhibit "2"** and incorporated herein by reference.

10
11 DATED: October 4, 2024

12
13 By: theya: kanagaratnam
14 THEYA KANAGARATNAM
15 Theya Kanagaratnam, living woman
16 Beneficiary,
17 Without Prejudice,
18 All Rights and Liberties Reserved.

19 DATED: October 4, 2024

WOLFE & WYMAN LLP

20 By: /s/ Kelly Andrew Beall
21 KELLY ANDREW BEALL
22 Attorneys for Defendant,
23 **CENLAR FSB**
24
25
26
27
28

EXHIBIT “1”

Information to identify the case:

Debtor 1	Theya Prakashini Kanagaratnam	Social Security number or ITIN	xxx-xx-3695
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	California Northern Bankruptcy Court		
Case number:	24-40209		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Theya Prakashini Kanagaratnam

6/5/24

By the court: William J. Lafferty
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Notice Recipients

District/Off: 0971-4

User: admin

Date Created: 6/5/2024

Case: 24-40209

Form ID: 318

Total: 14

Recipients of Notice of Electronic Filing:

ust Office of the U.S. Trustee/Oak USTPRegion17.OA.ECF@usdoj.gov
 tr Paul Mansdorf paul@mansdorfftrustee.com

TOTAL: 2

Recipients submitted to the BNC (Bankruptcy Noticing Center):

db Theya Prakashini Kanagaratnam 2316 Lakeshore Avenue #16 Oakland, CA 94606
 smg Labor Commissioner 1515 Clay St. Room 801 Oakland, CA 94612
 smg State Board of Equalization Collection Dept. P.O. Box 942879 Sacramento, CA 94279
 smg CA Employment Development Dept. Bankruptcy Group MIC 92E P.O. Box 826880 Sacramento, CA 94280-0001
 smg CA Franchise Tax Board Special Procedures Bankruptcy Unit P.O. Box 2952 Sacramento, CA 95812-2952
 15596075 Bank of America 100 North Tryon Street Charlotte NC 28255
 15590914 Cenlar FSB P.O. Box 77404 Ewing, NJ 08628
 15590917 Charlotte Bank of America Corporate Center 100 North Tryon Street Charlotte, North Carolina 28255
 15590915 Citibank P.O. Box 769004 San Antonio, TX 78245
 15590916 Mortgage Electronic Registration System (MERS) P.O. Box 2026 Flint, MI 48501-2026
 15590912 Selene Finance LP P.O. Box 8619 Philadelphia PA 19101-8619
 15590913 U.S. Bank 800 Nicollet Mall Minneapolis, MN 55402-7014

TOTAL: 12

EXHIBIT “2”

1 Theya Kanagaratnam
2 2316 Lakeshore Avenue, #16
3 Oakland, CA 94606
4 510-356-5776
theyak101@yahoo.com
Pro Se Plaintiff

5
6 **IN THE UNITED STATES DISTRICT COURT
FOR THE NORTHERN DISTRICT OF CALIFORNIA**

7 Theya Kanagaratnam,

8 Plaintiff,

9 vs.

10 CENLAR FSB,

11 Defendant.

Case No. 3:23-cv-02637-JD

**Clarification Regarding the
Bankruptcy Status Report**

Judge: Hon. James Donato

12
13
14 **Statement Regarding the Bankruptcy Status Report**

15
16 Without prejudice, I Theya Kanagaratnam, Sui Juris, beneficiary and Sovereign,

17 I am a Living flesh and blood Woman standing on the ground. Non-Diminished
18 capacity Creditor, NON-CITIZEN, under Special Appearance (Rule 8 (E)) not
19 generally, NON-DEFENDANT (U.C.C. §1-201 (14)), Holder-In-Due-Course
20 (U.C.C. §3-302 (A) (2)) of all documentation (U.C.C. §5-102 (6)) of the
21 "Entity" Cestui Que Vie Trust CORPORATE FICTION: THEYA
22 KANAGARATNAM©, THEYA PRAKASHINI KANAGARATNAM© and all
23 Derivatives thereof.
24

25 Yes it is true there was a Discharge Order in favor of DEBTOR THEYA
26

1 KANAGARATNAM was issued by the Bankruptcy Judge on June 5, 2024.
2 However, Bankruptcy Case is still Active, having Presented the Judge with My
3 Authenticated Naturalization Certificate and the CUSIP linked to that, I did not
4 agree with the Docket Entry that was entered initially regarding the
5 Discharge and brought it to the court's attention by
6 stating: Claims scheduled to be **discharged without payment** (without deducting the value of
7 collateral or debts excepted from discharge): \$ 424000.00 and demand that it be changed to
8 **discharged with Payments** and instruct this court to issue a corrected Discharge Order to
9 accurately reflect the Payments.
10

11 Furthermore, there was an Administrative Process / Forensic Audit Analysis
12 Was carried over several months regarding this alleged loan. And throughout
13 the entire Administrative Process – a Non-Negotiable Notice of Conditional
14 Acceptance was sent to the Defendant along with many other Notices with
15 acceptable terms and conditions, many questions and demands for disclosures
16 were posed to them – They met none of the terms and conditions or the
17 demands put in front of them, provided no disclosures or requested documents.
18 They stayed silent other than from time-to-time sending correspondence stating
19 we received your documents and we will respond within 30-60 days etc. That
20 was the extent of the response.
21

22 **Therefore, Silence is acquiescence.**
23

24 Regardless, I tendered GSA Discharge Bonds to Set off , Settle and Discharge
25 the alleged debt, release the lien and reconvey the title. All to no avail.

26 All evidences have been lodged with the Bankruptcy court and they have been

1 Reminded of the following: that these proceedings are being held in EQUITY in your
2 ministerial capacity only GSA bonds have been lodged in this court in accord with 28 USC §
3 2041, 48 CFR Ch. 1 § 53.228, 41 CFR § 105-55.030, 26 USC § 6325, and the CSIG Treaty.

4 This court is in bond estoppel and has no jurisdiction except to perform setoff, settlement,
5 balance the accounting to zero \$0, discharge, and release all liens on my property.

6 Furthermore, I have notified the Bankruptcy Court that I have
7 been in the Process of filing the necessary Declarations, Documents and Notices with various
8 Agencies and Authorities such as U.S. Treasury, State Department, Attorney General, Internal
9 Revenue Service to declare my status in the Republic Land of California in the Land
10 Jurisdiction where I the Private living woman of flesh and belong, NOT some Public legal entity
11 belong as well as posting them in the following Public Domain:
12

13 <https://bit.ly/4d75yS1>
14 <https://bit.ly/46SRsII>
15 <https://bit.ly/46Xk2CA>

16 Some call this a Status Correction. However, I believe it should be called
17 Status Declaration as these have been carried out under Fraud, Without Full
18 Disclosure, without informed consent of “We The People” of the Republic
19 Land. I have heard some Judges and BAR Actors rejecting these claims and
20 calling them Meritless, hogwash, unintelligible etc. That kind of response is
21 truly an insult to the intelligence and intellect of “We the People” at large
22 because “We the People” outside the court rooms and legal system are equally
23 if not more capable and equipped to research, study, learn, unlearn, relearn and
24 discern truth from fiction, facts from false information, true information from
25 disinformation and misinformation.
26

1 To that end, I am also currently in the Process of approaching the Bankruptcy court with a new
2 financial arrangement.
3

4
5 Dated: October 3, 2024

6 By: theya: Kanagaratnam
7 Theya Kanagaratnam, living woman
8 Beneficiary,
9 Without Prejudice,
All Rights and Liberties Reserved.

PROOF OF SERVICE

STATE OF CALIFORNIA)
) ss.
 COUNTY OF ORANGE)

I, Kathy Hagmaier, declare:

I am employed in the County of Orange, State of California. I am over the age of 18 and not a party to the within action. My business and e-mail addresses are as follows: 2212 Dupont Drive, Irvine, California 92612; kahagmaier@ww.law.

On October 4, 2024, I served the document(s) described as **JOINT BANKRUPTCY STATUS REPORT** on all interested parties as follows:

☒ **BY MAIL** as stated on the ATTACHED SERVICE LIST as follows:

☐ **STATE** - I am "readily familiar" with Wolfe & Wyman LLP's practice of collection and processing correspondence for mailing. Under that practice it would be deposited with the U.S. Postal Service on that same day with postage thereon fully prepaid at Sacramento, California, in the ordinary course of business. I am aware that on motion of party served, service is presumed invalid if postal cancellation date or postage meter date is more than one (1) day after date of deposit for mailing in affidavit.

☒ **FEDERAL** - I deposited such envelope in the U.S. Mail at Sacramento, California, with postage thereon fully prepaid.

☒ **BY ELECTRONIC MAIL** as follows: I hereby certify that I electronically transmitted the attached document(s) to the U.S. District Court using the CM/ECF System for filing, service and transmittal of Notice of Electronic Filing to the CM/ECF registrants for this case. Upon completion of the electronic transmission of said document(s), a receipt is issued to the serving party acknowledging receipt by ECF's system, which will be maintained with the original document(s) in our office.

☐ **STATE** I declare under penalty of perjury under the laws of the State of California that the above is true and correct.

☒ **FEDERAL** I declare that I am employed in the offices of a member of the State Bar of this Court at whose direction the service was made.

Executed on October 4, 2024 , at Irvine, California.


 Kathy Hagmaier

SERVICE LIST
[USDC – Northern District Case No.: 3:23-cv-02637-JD
[Kanagaratnam v. Cenlar FSB]
W&W File No. 1758-126
[Revised: February 23, 2024]

Theya Kanagaratnam
2316 Lakeshore Ave., #16
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Plaintiff, in Pro Per

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